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NO. C-02-197-05-FO01

**FINAL ORDER  
MGM FINANCIAL SERVICES, INC.,  
and RANDALL L. MAINE**

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1 packages containing the documents to Huetten at his residence via Federal Express overnight delivery  
2 and by first class mail. On July 28, 2004, the documents sent via Federal Express overnight delivery  
3 were delivered. The documents sent via first class mail were not returned to the Department by the  
4 United States Post Office. On August 13, 2004, Huetten acknowledged receipt of the documents by  
5 submitting an Application for Adjudicative Hearing for himself but not for Respondent MGM.

6 On July 26, 2004, the Department served the Amended Statement of Charges, cover letter  
7 dated July 26, 2004, Notice of Opportunity to Defend and Opportunity for Hearing, and blank  
8 Applications for Adjudicative Hearing for Respondent MGM and Lois A. Jackson, (Jackson), formerly  
9 known as Lois A. Huetten and identified as Secretary of Respondent MGM in correspondence with the  
10 Department, on Respondent MGM by sending packages containing the documents to Jackson at her  
11 residence via Federal Express overnight delivery and by first class mail. On July 28, 2004, the  
12 documents sent via Federal Express overnight delivery were delivered. The documents sent via first  
13 class mail were not returned to the Department by the United States Post Office. On August 13, 2004,  
14 Jackson acknowledged receipt of the documents by submitting an Application for Adjudicative  
15 Hearing for herself but not for Respondent MGM.

16 On July 26, 2004, the Department served the Amended Statement of Charges, cover letter  
17 dated July 26, 2004, Notice of Opportunity to Defend and Opportunity for Hearing, and blank  
18 Applications for Adjudicative Hearing for Respondent MGM and Patrick K. McKeehan (McKeehan),  
19 identified as President of Respondent MGM in initial Mortgage Broker license application documents  
20 submitted to the Department, on Respondent MGM by sending packages containing the documents to  
21 McKeehan at his residence via Federal Express overnight delivery and by first class mail. On August  
22 2, 2004, the documents sent via Federal Express overnight delivery were returned to the Department as  
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1 undeliverable, as no resident had been available to sign for the documents on three delivery attempts.  
2 The documents sent via first class mail were not returned to the Department by the United States Post  
3 Office. On August 13, 2004, McKeehan acknowledged receipt of the documents by submitting an  
4 Application for Adjudicative Hearing for himself but not for Respondent MGM.

5 On July 26, 2004, the Department served the Amended Statement of Charges, cover letter  
6 dated July 26, 2004, Notice of Opportunity to Defend and Opportunity for Hearing, and blank  
7 Application for Adjudicative Hearing for Respondent MGM, on Respondent MGM's Registered  
8 Agent (Geoffrey S. Huetten, who provided his written consent to the Department to serve as  
9 Registered Agent for Respondent MGM on March 1, 1999) by sending a package containing the  
10 documents to his residence via Federal Express overnight delivery and by first class mail. On July 28,  
11 2004, the documents sent via Federal Express overnight delivery were delivered. The documents sent  
12 via first class mail were not returned to the Department by the United States Post Office. On July 26,  
13 2004, the Department sent packages containing the documents and notice of service on the Registered  
14 Agent to the last addresses of Respondent MGM on file with the Director (12408 80<sup>th</sup> Avenue Court  
15 East, Puyallup, Washington 98373 and Post Office Box 731029, Puyallup, Washington 98373) via  
16 registered mail, as required by RCW 19.146.260. On July 27, 2004, the documents sent to the 80<sup>th</sup>  
17 Avenue Court East address via registered mail were returned to the Department by the United States  
18 Post Office as undeliverable and the documents sent to the Post Office Box via registered mail were  
19 delivered and signed for by Debra Metcalf.

20 On August 25, 2004, after prior failed service attempts on Randall L. Maine (Respondent  
21 Maine), the Department received confirmation from the Allen Branch Office of the United States Post  
22 Office that mail addressed to Respondent Maine was being delivered to 613 East Ridge Street, Allen,  
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1 Texas 75002 (East Ridge address). The Department served the Amended Statement of Charges, cover  
2 letter dated August 25, 2004, Notice of Opportunity to Defend and Opportunity for Hearing, and blank  
3 Applications for Adjudicative Hearing for Respondent MGM and Respondent Maine, on Respondent  
4 MGM and Respondent Maine by sending packages containing the documents to the East Ridge  
5 address by first class mail on August 26, 2004 and via Federal Express overnight delivery on August  
6 30, 2004. On September 2, 2004, the documents sent via Federal Express overnight delivery were  
7 delivered to the East Ridge address and signed for by E. Thompson. The documents sent via first class  
8 mail were not returned to the Department by the United States Post Office.  
9

10 Respondent MGM and Respondent Maine did not request an adjudicative hearing within  
11 twenty calendar days after the Department served them with the Notice of Opportunity to Defend and  
12 Opportunity for Hearing, as provided for in WAC 208-08-050(2).

13 B. Record Presented. The record presented to the Director for his review and for entry of  
14 a final decision included the following:

- 15 1. Amended Statement of Charges, and cover letters dated July 26, 2004 and August 25,  
16 2004; and
- 17 2. Notice of Opportunity to Defend and Opportunity for Hearing; and
- 18 3. Blank Applications for Adjudicative Hearing for MGM Financial Services, Inc. and  
19 Randall L. Maine, Chairman of the Board of Directors; and
- 20 4. Documentation of service for Amended Statement of Charges, Notice of Opportunity  
21 to Defend and Opportunity for Hearing, Blank Applications for Adjudicative Hearing  
22 for MGM Financial Services, Inc. and Randall L. Maine, Chairman of the Board of  
23 Directors, and cover letters dated July 26, 2004 and August 25, 2004; and
- 24 5. Applications for Adjudicative Hearing received by the Department August 13, 2004  
25 from Geoffrey S. Huetten, Lois A. Jackson (fka Lois A. Huetten), and Patrick K.  
McKeehan; and

1 6. Consent to Serve as Registered Agent, signed by Geoffrey S. Huetten March 1, 1999;  
2 and

3 7. Post Office Address Verification Request form completed by Allen Branch Office of  
4 the United States Post Office received by the Department on August 25, 2004.

5 C. Factual Findings and Grounds For Order. Pursuant to RCW 34.05.440(1), the  
6 Director hereby adopts the Statement of Charges, which is attached hereto.

7 II. FINAL ORDER

8 Based upon the foregoing, and the Director having considered the record and being  
9 otherwise fully advised, NOW, THEREFORE:

10 A. IT IS HEREBY ORDERED, That:

- 11 1. Respondent MGM Financial Services, Inc.'s license to conduct the business of a  
12 Mortgage Broker is revoked; and
- 13 2. Respondent MGM Financial Services, Inc.'s branch office license for the branch at  
14 4305 Lacey Boulevard SE, Lacey Washington 98503, is revoked; and
- 15 3. Respondents MGM Financial Services, Inc. and Randall L. Maine jointly and  
16 severally pay the cumulative delinquent main office Annual Assessments due through  
17 March 31, 2004 totaling \$2,575.67, as calculated in Paragraph 1.4 of the Statement of  
18 Charges; and
- 19 4. Respondents MGM Financial Services, Inc. and Randall L. Maine jointly and  
20 severally pay the cumulative delinquent Lacey Washington branch office Annual  
21 Assessments due through March 31, 2004 totaling \$2,075.67, as calculated in  
22 Paragraph 1.5 of the Statement of Charges; and
- 23 5. Respondents MGM Financial Services, Inc. and Randall L. Maine jointly and  
24 severally pay a fine of \$9,000.00 for  
25 a. Failure to maintain the required bond, calculated at \$100.00 per day for 30 days;  
and  
b. Violation of RCW 19.146.0201(8), calculated at \$100.00 per day for 30 days; and  
c. Failure to comply with a directive, calculated at \$100.00 per day for 30 days; and
6. Respondent Randall L. Maine is prohibited from participation in the conduct of the  
affairs of any licensed mortgage broker, in any manner, for a period of five (5) years;  
and

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2 7. Respondents MGM Financial Services, Inc. and Randall L. Maine jointly and  
severally pay an investigation fee in the amount of \$205.60.

3 B. Reconsideration. Pursuant to RCW 34.05.470, Respondents have the right to file a  
4 Petition for Reconsideration stating the specific grounds upon which relief is requested. The Petition  
5 must be filed in the Office of the Director of the Department of Financial Institutions by courier at 150  
6 Israel Road SW, Tumwater, Washington 98501, or by U.S. Mail at P.O. Box 41200, Olympia,  
7 Washington 98504-1200, within ten (10) days of service of the Final Order upon Respondents. The  
8 Petition for Reconsideration shall not stay the effectiveness of this order nor is a Petition for  
9 Reconsideration a prerequisite for seeking judicial review in this matter.  
10

11 A timely Petition for Reconsideration is deemed denied if, within twenty (20) days from the date  
12 the petition is filed, the agency does not (a) dispose of the petition or (b) serve the parties with a written  
13 notice specifying the date by which it will act on a petition.

14 C. Stay of Order. The Director has determined not to consider a Petition to Stay the  
15 effectiveness of this order. Any such requests should be made in connection with a Petition for Judicial  
16 Review made under chapter 34.05 RCW and RCW 34.05.550.

17 D. Judicial Review. Respondents have the right to petition the superior court for  
18 judicial review of this agency action under the provisions of chapter 34.05 RCW. For the requirements  
19 for filing a Petition for Judicial Review, see RCW 34.050.510 and sections following.  
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21 E. Non-compliance with Order. If you do not comply with the terms of this order, the  
22 Department may seek its enforcement by the Office of Attorney General to include the collection of the  
23 fines, fees and restitution imposed herein.

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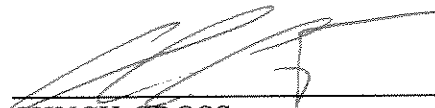
1 F. Service. For purposes of filing a Petition for Reconsideration or a Petition for  
2 Judicial Review, service is effective upon deposit of this order in the U.S. mail, declaration of service  
3 attached hereto.

4 DATED this 22nd day of September, 2005.



STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS

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CHUCK CROSS  
DIRECTOR  
DIVISION OF CONSUMER SERVICES  
DEPARTMENT OF FINANCIAL INSTITUTIONS